

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: SHARON JUNE BYRON	§	Case No.: 09-15799
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	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/30/2009.
- 2) This case was confirmed on 06/29/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/21/2009, 09/25/2012.
- 5) The case was dismissed on 10/15/2012.
- 6) Number of months from filing to the last payment: 38
- 7) Number of months case was pending: 45
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 4,000.00
- 10) Amount of unsecured claims discharged without payment \$ .00
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 52,081.00
Less amount refunded to debtor	\$ .00
<b>NET RECEIPTS</b>	<b>\$ 52,081.00</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 2,533.00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 2,992.08
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** **\$ 5,525.08**

Attorney fees paid and disclosed by debtor **\$ 967.00**

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
INTERNAL REVENUE SER	PRIORITY	6,079.00	12,764.42	12,764.42	12,764.42	.00
AMERICAN GENERAL FIN	UNSECURED	3,413.00	2,565.23	2,565.23	2,565.23	.00
BENEFICIAL	UNSECURED	7,500.00	NA	NA	.00	.00
BANK OF AMERICA NA	UNSECURED	5,790.00	NA	NA	.00	.00
HORSESHOE CASINO	UNSECURED	524.00	NA	NA	.00	.00
ECMC	UNSECURED	11,039.00	43,616.15	.00	.00	.00
CITICORP CREDIT SERV	UNSECURED	8,500.00	.00	.00	.00	.00
CITICORP CREDIT SERV	UNSECURED	8,500.00	.00	.00	.00	.00
CITICORP CREDIT SERV	UNSECURED	7,506.00	.00	.00	.00	.00
CITICORP CREDIT SERV	UNSECURED	4,478.00	.00	.00	.00	.00
CITICORP CREDIT SERV	UNSECURED	2,169.00	.00	.00	.00	.00
CITICORP CREDIT SERV	UNSECURED	1,312.00	.00	.00	.00	.00
ECMC	UNSECURED	5,150.00	5,150.00	.00	.00	.00
CONCORDIA UNIVERSITY	UNSECURED	1,200.00	NA	NA	.00	.00
HOLLYWOOD VIDEO	UNSECURED	70.00	NA	NA	.00	.00
AUTUMN RIDGE	UNSECURED	2,585.00	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	723.00	726.12	726.12	726.12	.00
CHICAGO IMAGING LTD	UNSECURED	95.00	NA	NA	.00	.00
MIDNIGHT VELVET	UNSECURED	432.73	458.45	458.45	458.45	.00
AURORA CHICAGO LAKES	UNSECURED	100.00	NA	NA	.00	.00
NUVELL CREDIT CO LLC	UNSECURED	6,383.00	NA	NA	.00	.00
FIRST CHOICE LOANS	UNSECURED	750.00	922.25	922.25	922.25	.00
MCSI/RMI	UNSECURED	250.00	1,530.00	1,530.00	1,530.00	.00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
UNITED STUDENT AID F	UNSECURED	4,970.00	4,293.20	.00	.00	.00
UNITED STUDENT AID F	UNSECURED	417.00	411.90	.00	.00	.00
ACL LABORATORIES	UNSECURED	298.00	NA	NA	.00	.00
ACL LABORATORIES	UNSECURED	88.00	NA	NA	.00	.00
UNIVERSITY OF PHOENI	UNSECURED	715.00	NA	NA	.00	.00
WFNNB/TSA	UNSECURED	128.00	NA	NA	.00	.00
NATIONAL CAPITAL MGM	SECURED	15,700.00	22,498.44	22,498.44	16,586.56	2,239.28
CITIFINANCIAL AUTO	SECURED	9,750.00	13,199.46	6,916.21	6,916.21	981.02
CITIFINANCIAL AUTO	UNSECURED	3,104.00	NA	NA	.00	.00
NATIONAL CAPITAL MGM	UNSECURED	6,364.00	NA	NA	.00	.00
SEVENTH AVENUE	UNSECURED	.00	229.88	229.88	229.88	.00
INTERNAL REVENUE SER	UNSECURED	.00	636.50	636.50	636.50	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	29,414.65	23,502.77	3,220.30
All Other Secured	.00	.00	.00
<b>TOTAL SECURED:</b>	29,414.65	23,502.77	3,220.30
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	12,764.42	12,764.42	.00
<b>TOTAL PRIORITY:</b>	12,764.42	12,764.42	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	7,068.43	7,068.43	.00

**Disbursements:**

Expenses of Administration	\$ 5,525.08	
Disbursements to Creditors	\$ 46,555.92	
<b>TOTAL DISBURSEMENTS:</b>		\$ 52,081.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/23/2013

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.